

**Information to identify the case:**

Debtor 1	<b>Marlo Marie Brown</b>	Social Security number or ITIN	xxx-xx-3445
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-26895-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marlo Marie Brown

12/9/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marlo Marie Brown  
Debtor

Case No. 19-26895-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 09, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Marlo Marie Brown, 1216 Essex Avenue, Linden, NJ 07036-2038
518472347	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518441375	+ Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 21:11:09	American Express, 200 Vesey Street, New York, NY 10285-0002
518474569	Email/PDF: bncnotices@becket-lee.com	Dec 09 2022 22:09:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518441376	EDI: BANKAMER.COM	Dec 10 2022 01:53:00	Bank of America, P.O. Box 982234, El Paso, TX 79998
518495062	+ EDI: BANKAMER2.COM	Dec 10 2022 01:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518441377	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive #400, Valhalla, NY 10595-2321
518529035	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518441378	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
518441379	+ EDI: CONVERGENT.COM	Dec 10 2022 01:53:00	Convergent Outsourcing, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
518441380	EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
518452598	EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518534541	+ EDI: DISCOVERSL.COM	Dec 10 2022 01:53:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
518727158	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O.

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 37

			Box 16408, St. Paul, MN 55116-0408
518727159	Email/Text: ECMCBKNotices@ecmc.org	Dec 09 2022 21:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio, P.O. Box 16408, St. Paul, MN 55116-0408
518441381	+ Email/Text: fggbanko@fgny.com	Dec 09 2022 21:12:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518441382	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	JC Penney, Synchrony Bank, P.O. Box 965036, Orlando, FL 32896-5036
518523148	^ MEBN	Dec 09 2022 21:08:04	Lakeview Loan Servicing, LLC, PO box 840, Buffalo, NY 14240-0840
518441383	Email/Text: camanagement@mtb.com	Dec 09 2022 21:12:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
518441384	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
518537491	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518479333	+ Email/Text: TSIBNCBOX4275@tsico.com	Dec 09 2022 21:12:00	National Collegiate Master Student Loan Trust I, Po Box 4275, Norcross, GA 30091-4275
518441385	+ Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	National Collegiate Trust, American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
518441386	+ EDI: WFNNB.COM	Dec 10 2022 01:53:00	New York & Co, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518472568	+ Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
518441387	+ Email/Text: bncnotifications@phea.org	Dec 09 2022 21:12:00	PHEAA/AES, 1200 North 7th Street, Harrisburg, PA 17102-1444
518537226	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518441390	Email/Text: bk-notification@sps-law.com	Dec 09 2022 21:11:00	Schachter Portnoy, 3490 US Rt 1, Ste 6, Princeton, NJ 08540
518441388	Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518552299	EDI: Q3G.COM	Dec 10 2022 01:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518441389	+ Email/Text: DeftBkr@santander.us	Dec 09 2022 21:13:00	Santander Bank, P.O. Box 841002, Boston, MA 02284-1002
518441391	+ EDI: CITICORP.COM	Dec 10 2022 01:53:00	Sears/Citibank, PO Box 6283, Sioux Falls, SD 57117-6283
518444346	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518550579	+ EDI: AIS.COM	Dec 10 2022 01:53:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518507115	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Dec 09, 2022

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TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Steven J. Abelson	on behalf of Debtor Marlo Marie Brown sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6